

靈活提款 兼享定期高息

中銀香港全新推出靈活高息定期存款，與一般定期存款不同，為個人客戶或企業客戶提供特優定期存款利率，亦讓您可於到期日前隨時提款，靈活方便。

1. 特優存款利率¹⁻⁴

已選用綜合理財服務的個人銀行客戶及特選「商業理財賬戶」的企業客戶只需開立3個月的外幣靈活高息定期存款，可享特優利率如下：

實際存款天數	對應存款期	澳元定期存款 年利率	紐元定期存款 年利率	加元定期存款 年利率	英鎊定期存款 年利率
1天至少於7天	1天	0.30%	0.30%	0.30%	0.30%
7天至少於1個月	7天	0.80%	0.80%	0.80%	0.80%
1個月至少於3個月	1個月	1.00%	1.00%	1.00%	1.00%
至存款到期日	3個月	1.60%	1.80%	1.60%	1.80%

2. 兌換優惠⁵

已選用綜合理財服務的個人銀行客戶以電匯價將港幣兌換為指定外幣並同時開立上述定期存款，可享兌換優惠如下：

貨幣	「中銀理財」	「智盈理財」
澳元、紐元、加元	20點子	10點子
英鎊	60點子	30點子

請即行動！早日實現財富增值目標！

推廣期：由2025年4月1日至6月30日(名額有限，額滿即止)

個人客戶熱線：(852) 3988 2388

企業客戶熱線：(852) 3988 2288

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推廣優惠條款及細則：

- 本優惠推廣期為2025年4月1日至6月30日，包括首尾兩天(「推廣期」)。
- 以上定期存款特優利率是以中國銀行(香港)有限公司(「中銀香港」)在2025年4月1日公佈的定期存款利率為示例，僅供參考用途，實際利率將根據中銀香港不時公佈的為準。
- 客戶必須在定期存款推廣期內符合以下條件方可享指定定期存款優惠(「合資格客戶」)：
(適用於已選用綜合理財服務的個人銀行客戶)
i) 於開立指定定期存款時必須為中銀香港已選用綜合理財服務的個人銀行客戶；及ii) 透過中銀香港任何一家分行或專人接聽電話銀行服務或網上銀行或手機銀行開立原幣1仟元或以上的外幣靈活高息定期存款(「合資格定期存款」)。
(適用於特選「商業理財賬戶」的企業客戶)
i) 於開立指定定期存款時必須為中銀香港特選「商業理財賬戶」的企業客戶；及ii) 透過中銀香港任何一家分行或專人接聽電話銀行服務開立原幣1仟元或以上的外幣靈活高息定期存款(「合資格定期存款」)。
- (i) 合資格客戶可於開立外幣靈活高息定期存款起1天(「最短存款期」)後的任何一個銀行營業日透過中銀香港屬下任何一家分行提取部分或全部存款。提前提取款項的利息，將按「實際存款天數」(即由外幣靈活高息定期存款起息日起計算至提取款項的前一天)的對應存款期及相關利率計算(各對應存款期的年利率及有關起息日期會於開立定期存款時協定，並將顯示於定期存款確認通知的「存款利率概要」部分)，有關利息將於提取存款時一併存入合資格客戶的指定賬戶內。如合資格客戶於「最短存款期」內提取存款，將不獲享任何利息，中銀香港並保留徵收費用的權利。(ii) 合資格客戶可於「最短存款期」後多次提取部分存款，惟須符合以下每次最低提款金額及提款後的最低剩餘本金要求：

	紐元 / 澳元 / 英鎊 / 加元
每次最低提款金額(等值港元)	1,000
最低剩餘本金(等值港元)	1,000

- 兌換優惠只適用於已選用「中銀理財」、「智盈理財」服務的個人銀行客戶。客戶需於推廣期內按電匯價將港幣兌換為指定外幣，並同步開立第一項優惠所指定的外幣定期存款及須持有有效的中銀香港支票及入賬賬戶，方可享兌換優惠。

一般條款及細則：

- 每筆定期存款只可享有上述各推廣優惠一次，日後續期的利率將根據中銀香港不時公佈的利率為準。
- 定期存款須於香港銀行營業日敘做。存款不可在到期前提取。就通知存款而言，「到期」指您與中銀香港議定的通知期屆滿。中銀香港可准許提早提取存款，但您須承擔中銀香港的損失、開支及收費(金額由中銀香港決定)。即使准許提早提取存款，存款將無任何利息。存款利息只會在到期時支付。原應在非營業日(如星期六、日及公眾假期)到期的存款將在下一個營業日到期。
- 若中銀香港酌情允許客戶在最短存款期(只適用於靈活高息定期存款)內提取有關定期存款，客戶將不獲得任何利息，並須按照下列計算方式繳付手續費(取其高者)，最低手續費為港幣200元：
 - 定期存款本金 x (最優惠利率* - 定期存款年利率) x 尚餘到期日數 / 一年總日數
 - 定期存款本金 x (同業拆息拆出利率* - 定期存款年利率) x 尚餘到期日數 / 一年總日數*有關利率將按中銀香港不時公佈的利率為準。
- 上述優惠只適用於個人銀行客戶及特選「商業理財賬戶」的企業客戶。有關特選「商業理財賬戶」的企業客戶的定義，請向分行職員查詢。
- 專人接聽電話銀行服務只適用於指定交易金額的特選客戶，詳情請向中銀香港職員查詢。
- 上述優惠不可與其他非列於本宣傳品的優惠同時使用。上述優惠名額有限，額滿即止。
- 上述產品、服務與優惠受有關條款約束，請即下載備份供日後參考。詳情請參閱相關宣傳品或向中銀香港職員查詢。
- 中銀香港保留隨時修訂、暫停及取消上述產品、服務及推廣優惠及修訂其條款及細則的酌情權而毋須事先通知。
- 如有任何爭議，中銀香港保留最終決定權。
- 如本宣傳品之中、英文版本有任何歧異，一概以中文版本為準。

風險聲明：

- 外幣投資受匯率波動而產生獲利及虧損風險。客戶如將外幣兌換為港幣或其他外幣時，可能受外幣匯率變動而蒙受虧損，客戶並須承受貨幣兌換成本(即相關貨幣的買賣差價)。



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Maximize time deposit return with flexible fund withdrawal

Unlike conventional time deposits, the newly-launched BOCHK Foreign Currencies Flexi Time Deposit gives Personal Customers or Corporate Customers the flexibility to withdraw funds prior to maturity while enjoying preferential time deposit interest rate.

1. Preferential interest rate¹⁻⁴

Simply by placing a 3-month Foreign Currencies Flexi Time Deposit, personal banking customers who have taken up Integrated Account Service or selected Business Integrated Account customers can enjoy preferential interest rate as below:

Numbers of Actual Deposit Days	Corresponding Deposit Period	AUD Interest rates (p.a.)	NZD Interest rates (p.a.)	CAD Interest rates (p.a.)	GBP Interest rates (p.a.)
1 day – less than 7 days	1-day	0.30%	0.30%	0.30%	0.30%
7 days – less than 1 month	7-day	0.80%	0.80%	0.80%	0.80%
1 month – less than 3 months	1-month	1.00%	1.00%	1.00%	1.00%
Until the maturity	3-month	1.60%	1.80%	1.60%	1.80%

2. Currency Exchange Offer⁵

By converting HKD to specific currency below at the telegraphic transfer rate to place a Foreign Currencies Flexi Time Deposit, personal banking customers of BOCHK who have taken up Integrated Account Service can enjoy preferential exchange rate as follows:

Integrated Account Service Customers	Exchange offer – NZD, AUD, CAD	Exchange offer – GBP
Wealth Management customers	20 pips	60 pips
Enrich Banking customers	10 pips	30 pips

Act now! Make the most of every opportunity to grow your wealth!

Promotion Period: From 1 April to 30 June 2025
(Offers are available on a first-come-first-served basis)

Personal Customer Hotline: (852) 3988 2388

Corporate Customer Hotline: (852) 3988 2288

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Terms and Conditions of the Promotional Offers:

- The promotion period is from 1 April to 30 June 2025, both dates inclusive ("Promotion Period").
- The above time deposit preferential interest rates are based on the interest rates of time deposit quoted on 1 April 2025 by Bank of China (Hong Kong) Limited ("BOCHK") and are for reference only. The actual interest rates will be subject to the quotes by BOCHK from time to time.
- Customers must fulfill the following requirements to enjoy the designated time deposit offer within the Promotion Period of Time Deposit ("Eligible Customers"): (Personal banking customers of BOCHK who have taken up Integrated Account Service)
 - Must be personal customers of BOCHK who have taken up Integrated Account Service at the time of placing the designated time deposits; and ii) Place a Foreign Currencies Flexi Time Deposit of original currency 1,000 or above at any of the branches or Manned Phone Banking Services or Internet Banking or Mobile Banking of BOCHK ("Eligible Time Deposit"). (Selected Business Integrated Account customers of BOCHK)
 - Must be selected Business Integrated Account customers of BOCHK at the time of placing the designated time deposits; and ii) Place a Foreign Currencies Flexi Time Deposit of original currency 1,000 or above at any of the branches or Manned Phone Banking Services of BOCHK ("Eligible Time Deposit").
- (i) Eligible Customers can partially or fully withdraw the principal of Foreign Currencies Flexi Time Deposit on any banking business days via any branches of BOCHK after 1 day from the placement date of Foreign Currencies Flexi Time Deposit (the "Minimum Deposit Period"). The interest of the withdrawal amount will be calculated on the basis of the Corresponding Deposit Period and the relevant interest rates of the Number of Actual Deposit Days (i.e. from the value date of Foreign Currencies Flexi Time Deposit till the date prior to the withdrawal) (the interest rates of each Corresponding Deposit Period and the relevant value date will be determined at the time of withdrawal and will be shown in the "Interest Rate Summary" section of the Depositing Confirmation). The interest will be credited to the Eligible Customer's designated account at the time of withdrawal. If the Eligible Customer withdraws the deposit prior to the Minimum Deposit Period, no interest will be given and BOCHK reserves the right to levy charges. (ii) Eligible Customers can partially withdraw the deposit for multiple times after the Minimum Deposit Period, but must fulfill the following requirements on minimum amount of each withdrawal and the minimum remaining principal:

	NZD, AUD, GBP, CAD
Minimum amount of each withdrawal (equivalent HKD)	1,000
Minimum remaining principal (equivalent HKD)	1,000

- Currency exchange offer is only applicable to personal banking customers of BOCHK who have taken up Wealth Management, Enrich Banking. To enjoy the offer, customers should exchange HKD for specific currency at the telegraphic transfer rate and simultaneously place the designated time deposit as mentioned in the first offer during the promotion period. In addition, customers should maintain their valid debit and credit accounts with BOCHK.

General Terms and Conditions:

- The preferential interest rate is a time-off privilege for each time deposit and subsequent renewal of time deposits will be subject to the rate as quoted by BOCHK from time to time.
- Time deposits should be set-up on banking business days of Hong Kong. Deposits may not be uplifted before maturity. For a call deposit, maturity refers to the expiry of your notice of the agreed period to BOCHK. BOCHK may permit an early uplift subject to payment of BOCHK losses, expenses and charges (in the amounts determined by BOCHK). No interest will be payable on the deposit if an early uplift is permitted. Interest on a deposit is only payable at maturity. A deposit, which would otherwise mature on a non-business day (like Saturday, Sunday or public holiday), matures on next business day.
- If BOCHK exercises discretion to allow uplift of time deposit within minimum deposit period (only applicable to Flexi Time Deposit), no interest will be payable and the customer must pay charges calculated based on the following formulae (whichever is higher) subject to a minimum of HKD200:
 - Time Deposit Principal x (Prime Rate* - Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year
 - Time Deposit Principal x (Inter-Bank Offer Rate* - Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year*Subject to the rate as quoted by BOCHK from time to time.
- The above offers are only applicable to Personal Banking Customers and selected Business Integrated Account customers. For the definition of selected Business Integrated Account customers, please contact our branch staff.
- Manned Phone Banking Services are only applicable to selected customers with designated transaction account. For details, please contact our branch staff.
- The above offers cannot be used in conjunction with other offers that are not listed in this promotional material.
- The above offers are available on a first-come-first-serve basis.
- The above products, services and offers are subject to the relevant terms. Please download a backup for reference. For details, please refer to the relevant promotion materials or contact the staff of BOCHK.
- BOCHK reserves the right to amend, suspend and terminate the above products, services and promotional offers and to amend the terms and conditions at any time at its sole discretion without prior notice to customers.
- In case of any dispute(s), the decision of BOCHK shall be final.
- In case of any discrepancy(ies) between the Chinese and English versions of this promotional material, the Chinese version shall prevail.

Risk Disclosure:

- Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that customer converts the foreign currency into Hong Kong dollar or other foreign currencies. Currency exchange is also subject to cost (being the spread between the buy and sell of relevant currencies).



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